

Value, but in themselves borrowing large sums upon such securities, which sums they have not yet repaid. With this is coupled the charge that they are insolvent.

Specific Charges.

There is a specimen of the amended bill filed yesterday. Two paragraphs quoted and others summarized, detailing certain alleged transactions of the bank:

"That the directors have mismanaged the affairs of the bank in that said board permitted one S. Galeski, also a director of said bank, to have discounted at said bank certain paper alleged to have been drawn by one J. Osho for \$23,000, payable at the rate of \$500 per month, the last note being due the latter part of 1915, that this large sum was discounted without any collateral, and upon the indorsement of said S. Galeski; that your orator believes the said Galeski is insolvent, and that recently, with intent to hinder, delay and defraud his creditors and, without a valuable consideration, he conveyed to his wife his residence in Richmond; that your orator believes that this action on the part of the said Galeski was made in anticipation of these proceedings against the Southern Interstate Bank and other corporations with which the said S. Galeski is connected.

"Your orator further shows that the said Southern Interstate Bank holds as collateral security certain notes drawn by the said Galeski, indorsed and accepted by the American Guild, for \$23,000, which notes were not secured in any manner except by the indorsement and acceptance of said Guild, and which would not have been accepted at any bank conducting a lawful and legitimate business."

Continuing, the bill recites that the directors of the bank have discounted for one Beverly T. Crump notes amounting in the aggregate to \$7,740, and that the bank took as collateral for a note for \$3,100, 200 shares of stock of the Southern Interstate Bank and 40 shares of stock of the Mason Park Land Company. It is alleged that these stocks are totally inadequate security and really have no marketable value. The bill further charges that the three shares of stock of the James River Coal Company, offered by said Crump as collateral for a loan, are worthless. It is asserted by the bill that the Atlantic and Pacific Oil Company, 3,000 shares of the stock of which are offered as collateral by said Crump, and accepted by the bank, was in reality a defunct corporation, and its stock of no value. Again, the bill alleges that the bank also loaned to said Crump \$2,300 on 50 shares of the Mason Park Land Company, which stock is of little or no value. Finally, it is alleged that the said bank loaned the said Crump \$440 and accepted as security the indorsement of the American Guild, which, the belief is expressed, is insolvent.

The amended bill asserts that the bank loaned to Joseph B. Montgomery \$17,745, with a deed of trust on certain property on West Cary Street as collateral. It is asserted that these lots are assessed at only \$355. As to the loan to Montgomery of \$2,175, it is alleged that the said bank loaned the said Crump \$440 and accepted as security the indorsement of the American Guild, which, the belief is expressed, is insolvent.

After the dinner recess, Judge Gilman, without specifically sustaining or overruling the demurrer, directed the attorneys to proceed with argument on the merits of the application. This consumed all the afternoon and until 7 o'clock.

Attorney Lamb opened and closed the argument on the main issue. He declared that the Interstate Bank had loaned seven-eighths of its capital stock to the American Guild at one time without security.

The Guild, he contended, owes \$23,000 as security for Galeski. Mr. Lamb went somewhat into the report of the insurance commissioners of Maryland and Virginia on the Guild, and declared that the Guild had been prohibited from doing business in North Carolina. Attorneys for the defendants denied this, and asserted that it had not applied for license to do business in North Carolina. Mr. Lamb went into the acquisition by the Guild of the Modern Puritans and the Women of America, and recited the details of both transactions. Mr. Pollard, for the defendants asserted that the report on the Guild was a closed document, not having been released by the Corporation Commission.

Continuing, Mr. Lamb asserted that the Bank of Commerce and Trusts was in the same contract purchased, guaranteed and trustee, having purchased the lease and vault of the dissolved bank, guaranteed its deposits and assumed the collection of its assets.

In arguing against the provision in the contract for accounting to the directors of the Interstate Bank, Mr. Lamb said in part: "I say these men should not be allowed to handle one cent of this money. The stockholders of this bank have a right to have a receiver in whom they have confidence. I ask it in the name of these stockholders, who have been robbed."

Worthless Security.

Mr. Lamb contended that the book

There Are Some Things You Can't Afford to Monkey With, and Poor Clothing for Boys ...is One of Them.



"Poor clothing" is a boy's worst enemy—it fails to do justice to his appearance and gains for him the reputation with his parents of being a "rant" on clothes.

Buy him good-fitting, good-looking, well-made, wear-resisting clothes—the Berry sort. They're so much cheaper in the end, and possess the boy with pride all along.

Our garments are distinctive in that they are different in design and style from the usual clothing for boys. They're cut full and hang gracefully.

It only takes a mother an instant to pick a Berry suit out of a crowd after she's tried both kinds.

Quality suits, \$2.85 to \$10.00.
Shirt Waists, white and fancy patterns, 50c, 75c and \$1.00.
Base-ball Suits, Indian Suits, Athletic Suits, Shoes, Caps, Sailor's Scarfs, Underwear—everything for little men's wear.

O. H. Berry & Co.

MEN WHO FIGURE IN SUIT FOR RECEIVER FOR INTERSTATE BANK



S. GALESKI, Supreme Governor of American Guild and late President of Interstate Bank.

value of the Mason Park Land Company stock was \$21, on a few shares of which had been loaned. The Atlantic and Pacific Oil Company was a defunct corporation two years before the Interstate Bank was organized. He asserted that the assets of the Providence Bank were turned over to Galeski to the Interstate Bank which included certain Indiana Oil Company stock, which is worthless, at a book value of \$10,873.

He characterized a certain transaction of the bank as an "outrageous and gigantic fraud."

Mr. Lamb charged that Galeski had discounted \$23,000 of Osho's paper without any security, and that no bank that was dealing honestly with its stockholders would have done such a thing. He asserted further that \$18,000 of the stock of the bank "had gone into Galeski's pocket at one clip."

Galeski had gotten one-third of the bank's capital and put it into his pocket, without any security save the American Guild, which is insolvent, he said.

Defendants Make Denial.

Mr. Hill Montague, counsel for the Southern Interstate Bank, and Mr. John Garland Pollard, representing the officers who are made parties defendant to the suit, filed separate answers on behalf of the bank and on behalf of the several officers.

Judge B. T. Crump denied insolvency, but admitted that he had had business transactions in this bank as in other banks, that they were in good faith

JOSEPH B. MONTGOMERY, Treasurer of American Guild. JUDGE B. T. CRUMP, late Vice Supreme Governor of American Guild.

and that he had never defaulted in the payment of his obligations and would meet them. Similar answers and denials were filed on behalf of Messrs. Galeski and Montgomery, all denying insolvency or intent to defraud, and asserting that their transactions with the bank were of the usual nature.

Attorney Montague in his argument claimed that in banking the character and lives of the men named in the bill entitled them to every consideration.

The attorneys in arguing the case, impressed the expediency of the method of liquidating the bank's affairs which had been adopted and opposed the receivership.

In the course of the argument the court admitted that if the allegations of the plaintiff were true the directors of the Interstate Bank had been guilty of the grossest mismanagement, and it said that in that event the directors should be pursued to the end.

The court, at the conclusion of the argument, announced his decision as already stated, and before adjourning entered a decree embodying the decision.

GERMANS CELEBRATE.

Rosenegk and Zimmermann Make Fine Addresses and Are Cheered.

The German-American Association of Richmond held a meeting at Seaton's Hall last night, and it developed into a strong movement in favor of the building of a hall for Deutsches Haus in this city.

The chief speakers were Hon. A. von N. Rosenegk and former Alderman William H. Zimmermann. They both made fine addresses, and warmly advocated the proposed building. There was a musical program which was much enjoyed, and all those present seemed to have had a good time. It is likely from the returns of last night's meeting that the hall will be built.

Gardner Uncommitted.

The statement was printed yesterday that Mr. Thomas W. Gardner, who has been mentioned as a possible candidate for Commonwealth's Attorney of Henrico county, had withdrawn in favor of another candidate, Mr. Julien Gunn. Mr. Gardner wishes it stated that this is erroneous, as while he has concluded not to run for the office himself, he has not committed himself to any other candidate.

So far, therefore, Mr. Gunn is the only opponent to the present official, Mr. J. O. Wendenburg, who will stand for reelection.

THE WEATHER

Forecast: Virginia—Occasional showers Friday and Saturday; cooler Friday; cooler Saturday in south portion; light to fresh variable winds, becoming north.

North Carolina—Partly cloudy Friday; showers and cooler at night or Friday; light to fresh winds, mostly south.

CONDITIONS YESTERDAY.

Richmond's weather was clear and warm. Range of the thermometer: 9 A. M. 63 6 P. M. 75 12 M. 74 9 P. M. 73 3 P. M. 85 12 midnight 74

Average 74

Highest temperature yesterday 86
Lowest temperature yesterday 66
Mean temperature yesterday 71
Normal temperature yesterday 71
Departure from normal temperature 0

THIS DAY LAST YEAR.

9 A. M. 69 6 P. M. 70 12 M. 74 9 P. M. 68 3 P. M. 79 12 midnight 64

Average 70 2-3

CONDITIONS IN IMPORTANT CITIES.

(At 8 P. M., Eastern Time.)

Place	Ther.	Wind	Weather
Ashville, N. C.	70	8	B. cl.
Augusta	80	8	Clear
Baltimore, N. Y.	66	0	Clear
Chicago, Ill.	52	0	Clear
Cincinnati	60	8	Clear
Davenport	58	6	Cloudy
Detroit, Mich.	64	5	P. cloudy
Hartford, Conn.	64	4	Cloudy
Jacksonville	74	0	Clear
Kansas City	80	6	P. cloudy
New Orleans	70	8	Cloudy
Oklahoma City	74	4	Cloudy
Pittsburg, Pa.	62	8	Rain
Raleigh	78	6	Clear
Richmond	70	8	Clear
Savannah	70	8	Clear
Vicksburg	72	7	Rain
Washington	66	7	Rain
Yonkers	66	7	Clear
Yellowstone	38	4	Rain

MINIATURE ALMANAC.

May 24, 1907.

Sun rises 4:56 HIGH TIDE .. 1:07
Moon sets 7:17 Morning 1:13
Moon sets 2:00 Evening 1:33

CASTORIA.

The Kind You Have Always Bought

Bears the Signature of *Charles H. Fletcher*

PRESIDENT'S DAY AT EXPOSITION

Secretary Sheppard Announces Arrangements for Mr. Roosevelt's Participation.

WILL HOLD A RECEPTION

This Will Follow His Address. President Will Accept Silver Service for Battleship.

JAMESTOWN EXPOSITION GROUNDS, VA., May 23.—G. T. Sheppard, secretary of the Jamestown Exposition, to-day announced the arrangements which have been made for President Roosevelt's participation in Georgia Day exercises on June 10th. The President is expected to board the battleship Georgia in the lower Chesapeake Bay, accompanied by members of his Cabinet, Governor Terrell, of Georgia, and W. N. Mitchell, president of the Georgia Exposition Commission. Aboard the battleship he is to steam between battleships, receiving salutes from Fort Monroe and the war vessels. The President will land at the government pier, where he will be met by General P. D. Grant and escorted between columns of troops to the reviewing stand on Lee Parade. There he will be introduced by Mr. Mitchell and will deliver an address. The military escort to the President, which will pass in review before him, will consist of the Twenty-third Regiment of Infantry, First Brigade, Virginia Infantry; Georgia Infantry; the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 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